

In re: : Case No.: 19-20912-GLT
: Chapter: 13
Kimberly E Allen :
: Date: 8/26/2020
Debtor(s). : Time: 11:00

PROCEEDING MEMO

MATTER: #92 - Status Conference On Loss Mitigation
#102 - Status Report filed by Debtor

APPEARANCES:

Debtor: Michael S. Geisler
Trustee: Ronda J. Winnecour
Creditor: James Warmbrodt

NOTES: (11:40)

Geisler: The debtor was supposed to pay \$509.18 per LMP payment, which would have totaled \$1,527.54. She paid \$1,430.18, leaving her short by \$97.36. There was a money order paid on July 9, but it's being held in the trustee's office.

Court: It would have been enough to pay as of the July distribution?

Geisler: Yes.

Court: Where does that put things?

Geisler: I received a letter saying the offer has been withdrawn. I'm not sure if the debtor and sufficient funds were received by July 9.

Court: Was there a problem with making the payment in the full amount?

Geisler: She has a payment problem.

Court: Is her sole source of income retirement and social security?

Geisler: Yes.

Court: It looks like from the schedules she's receiving \$200 from family contributions.

Geisler: That would be accurate. She's been making payments but struggling.

Warmbrodt: We agree with the numbers as cited.

Winnecour: ShellPoint received \$460 that we sent out yesterday. We do hold money orders for 30 days, I don't know why there wasn't an ACH put in place.

Court: If it's widely known there's a 30 day hold, that's something debtors need to take into account. At this point there's not much the Court can do - LMP has been extended through today. Is there any ability to save this with the payment issued yesterday?

Warmbrodt: I'm not sure what the policy is. I have no reason to object to extending LMP.

Court: I'll extend the LMP for 45 days. With a status report within 45 days.

OUTCOME:

1. Status Conference On Loss Mitigation [Dkt. No. 92] is CONCLUDED. [Text Order to Issue]
2. The Loss Mitigation Period is extended through October 12, 2020 [Text Order to Issue]
3. On or before October 12, 2020, the debtor shall file a Loss Mitigation Status Report. [Text Order to Issue]

DATED: 8/26/2020